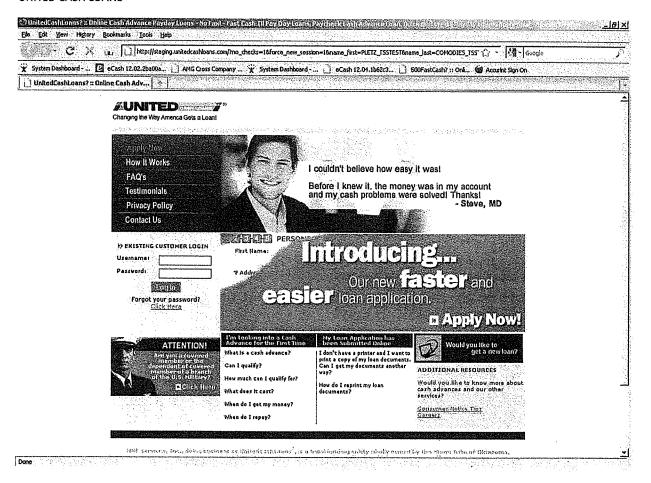
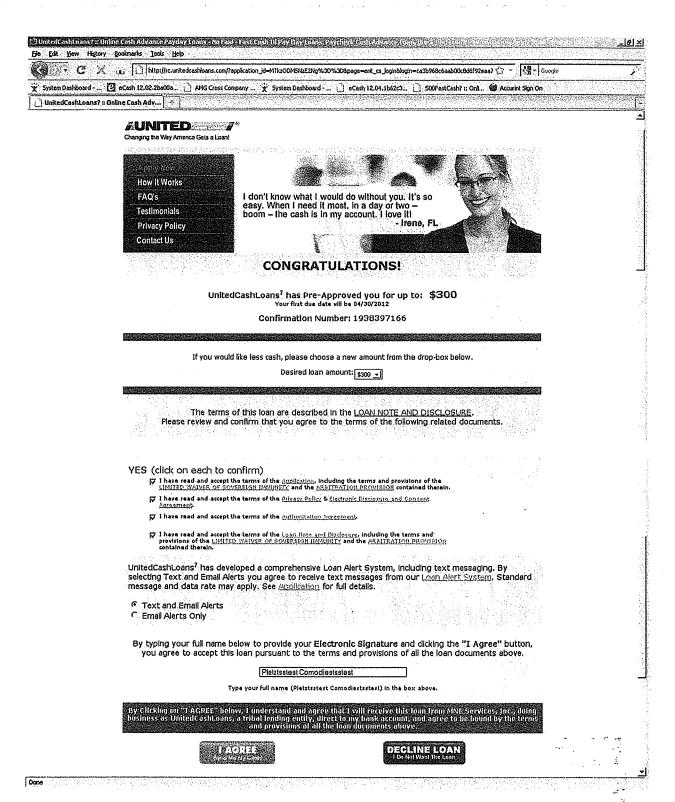


UNITED CASH LOANS

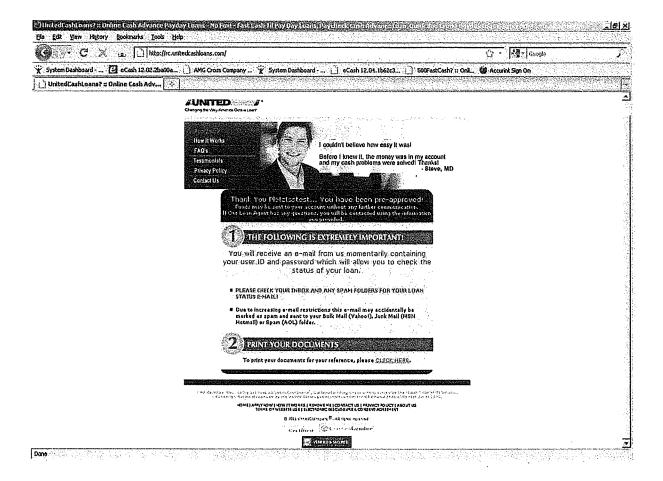


** C X (a) http://staging.unkedcashbans.com/		☆ · 邊· Geogle	
😿 System Dashboard 🖸 aCash 12.02.2ba00a, 📋 AMG Cross Com	pany 🟋 System Deshboard 📋 eCash 12,04.(1662c3, 📋 500FastC	Cashi'i ir Onli 🏙 Accurink Sign On	
UnitedCashLoans? :: Online Cash Ady			ſ-
Changing the Way America Gets a Loan! How It Works FAQ's Testimonials Privacy Policy Contact Us SERISTING CUSTOHER LOGIN Usaname: Password: Gaylo Forgot your password? Citics tiene.	I don't know what I would do without you. It's so easy. When I need it most, in a day or two — boom — the cash is in my account. I love it! I trane, FL Notices and Disclosures You are submitting an application to MNE Service Units Goathbans rules You to agree to receive certain did documents electronically. This Electronic Disclosure Agreement applies to this application and any other common provide to You during the process of Your applying for or Your account, by submitting Your agree to re-	s application, sclosures and and Consent colorural consent colorural colorur	4
	1 have read and agree to all the notices and disclosures ab		4 <u>.</u>
ATTENTION! Are you a covered them there is the company of the world the purple of the world them to the them. The them to the them.	Please allow up to 2 minutes for your application to be s Do not click the "back" button on your browser after you submit	rubmitted. tyour application. CONTINUE	

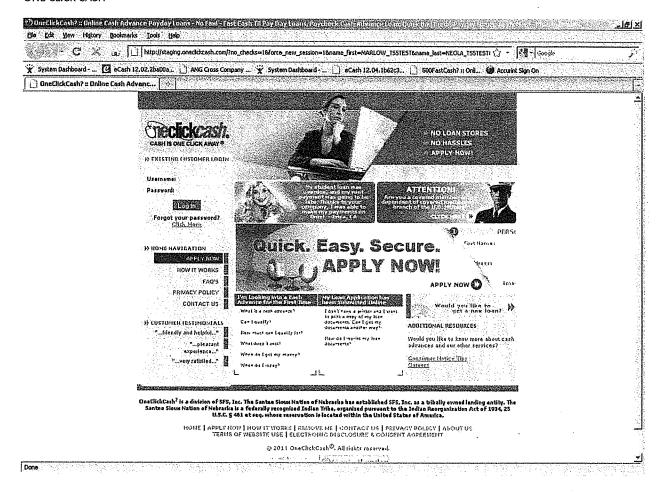
3

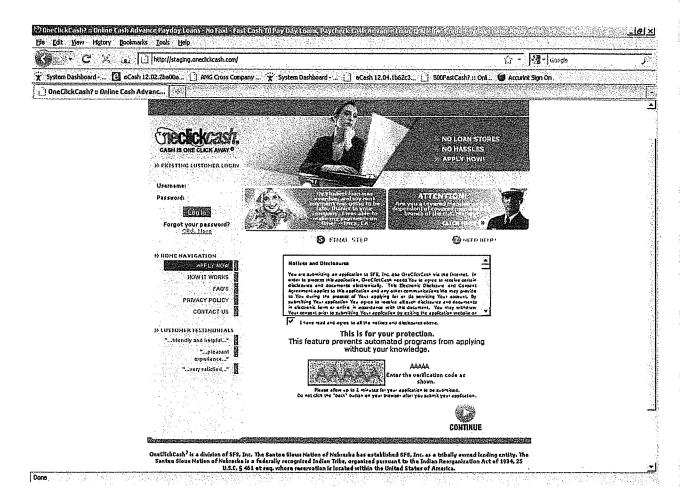


4

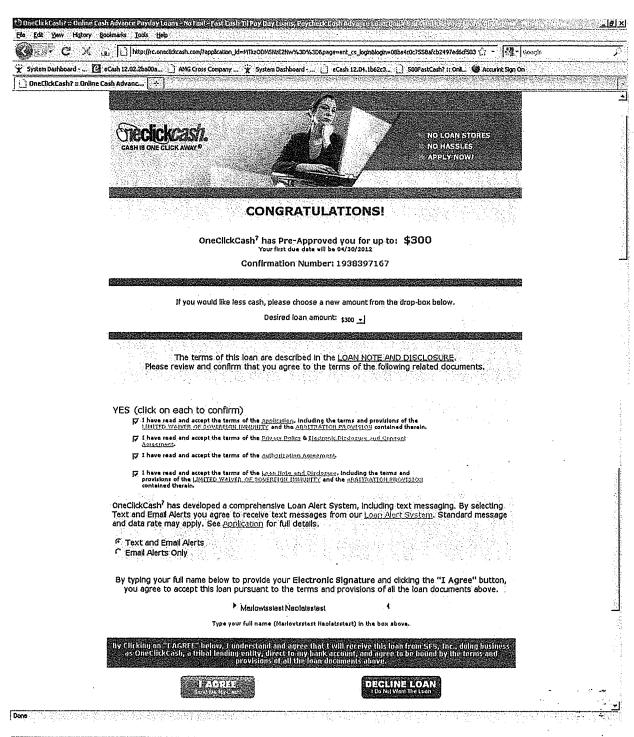


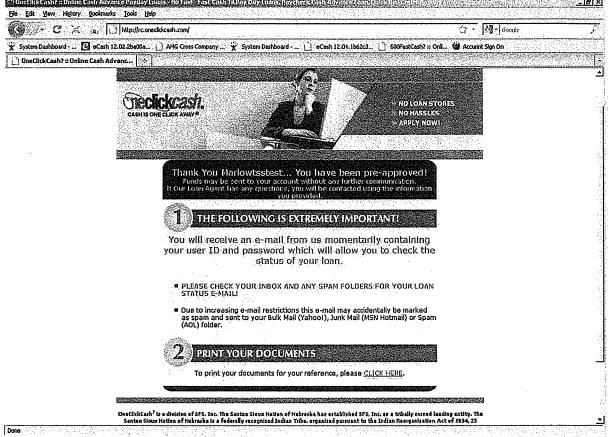
ONE CLICK CASH





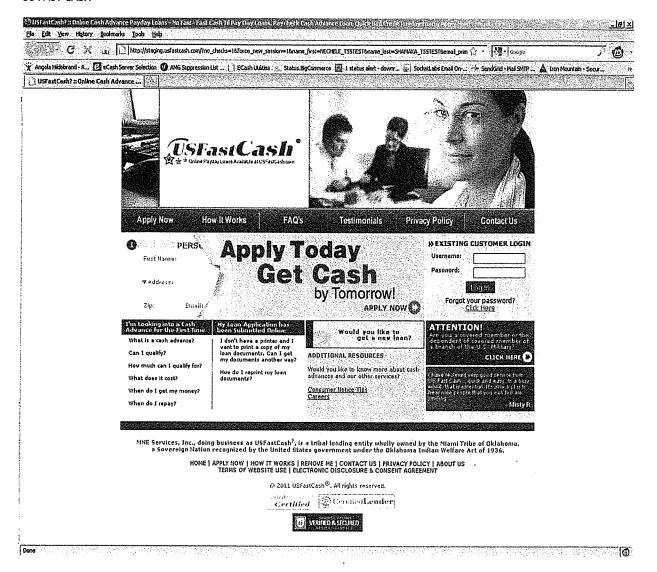
7

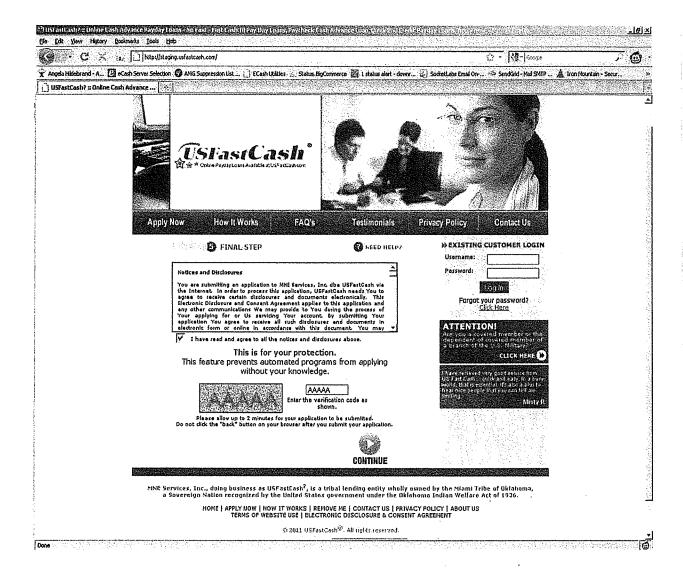


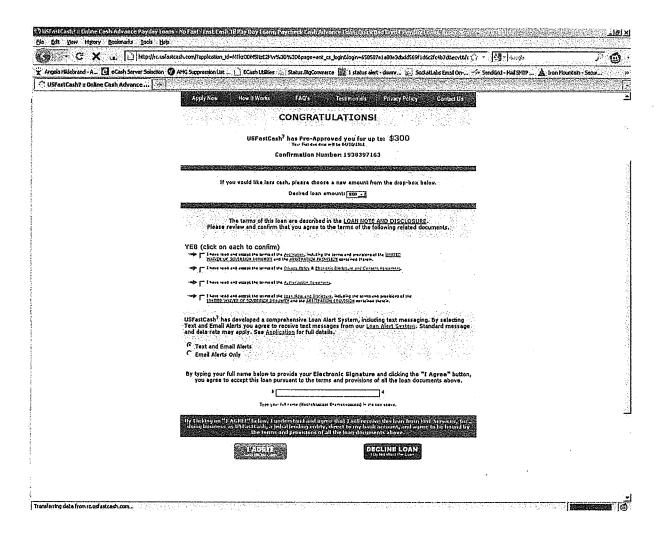


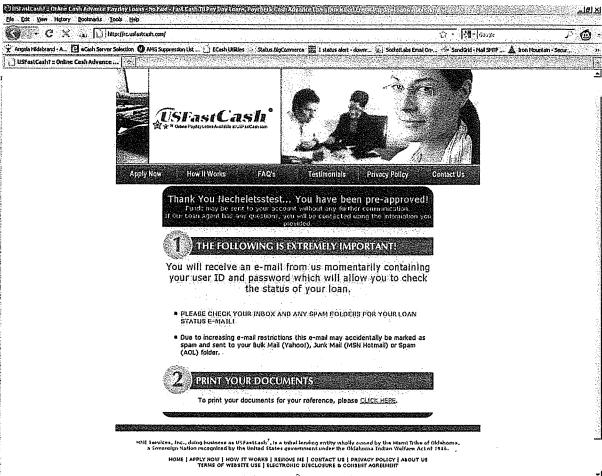
.....

US FAST CASH



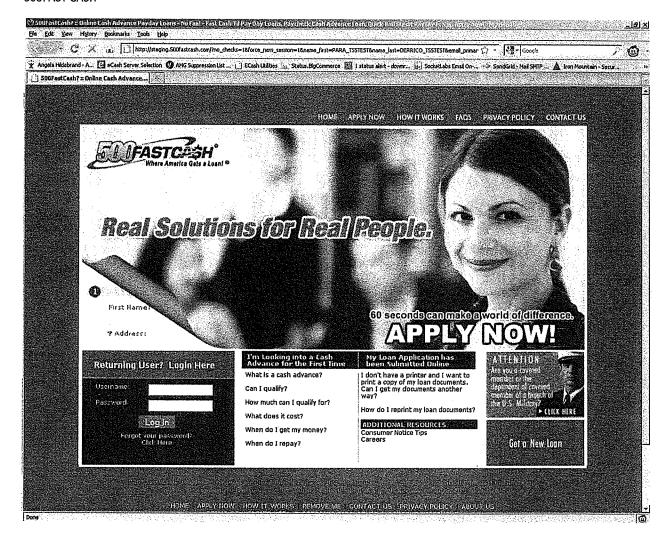


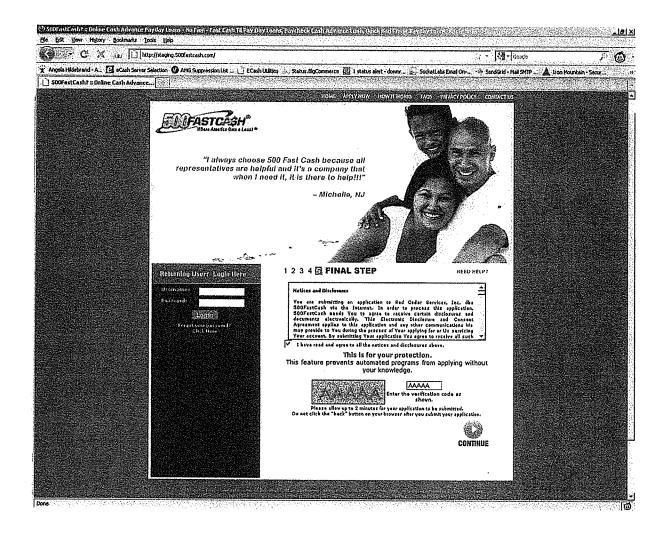




Done

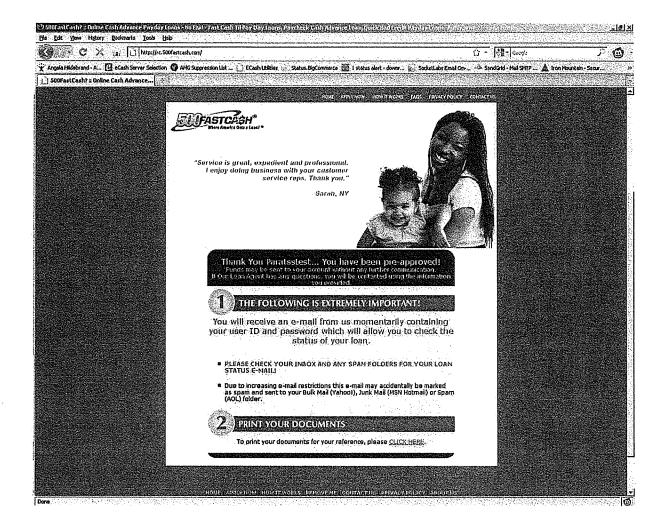
500FAST CASH



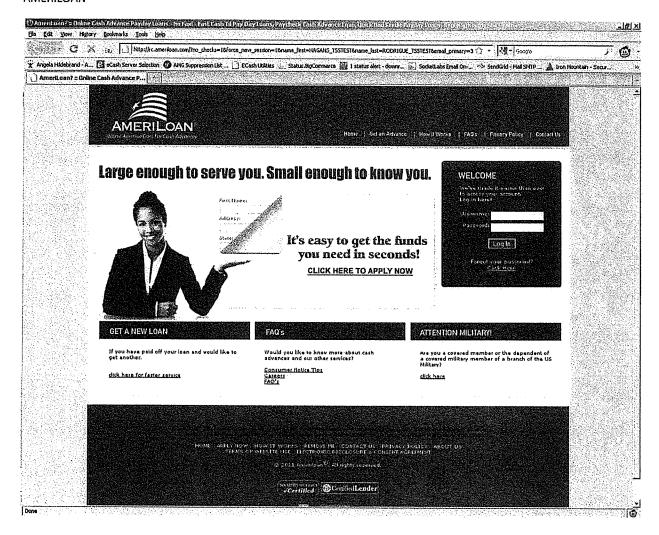


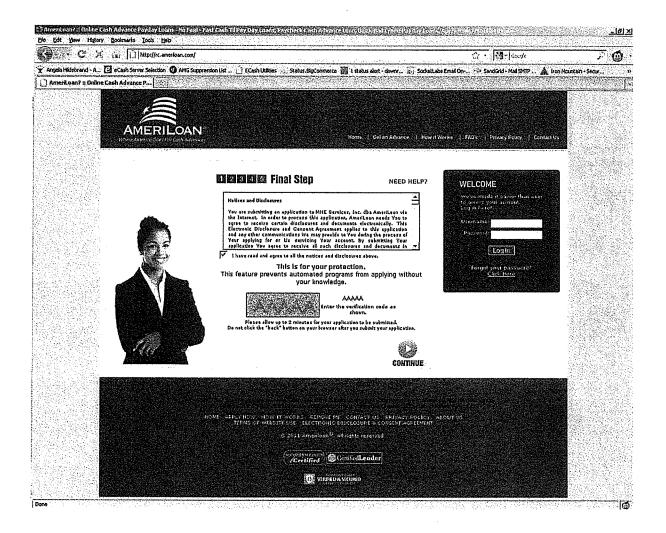


			À
	If you would like lass cash, please choose a new amount from the drop-box below. Oesired loan amount: \$400		
	The terms of this loan are described in the <u>LOAN NOTE AND DISCLOSURE.</u> Please review and confirm that you agree to the terms of the following related documents.		
	YES (click on each to confirm) T have read and accept the terms of the <u>deplication</u> , including the terms and provisions of the <u>LIGHTER WAYER OF SAVERIGE IMMUSERY</u> and the <u>ARRITRATION PROVISION</u> contained therein.		
	F I have read and accept the terms of the <u>Divary Policy</u> & <u>Flort-conc Disclosure and Consent</u>		
	1 have seed and accept the terms of the <u>Authorization Agreement</u> .		
	→ ↑ I have read and accept the terms of the total flore and Dividents, including the terms and previsions of the LIMITE WALVER OF SOVEREIGH PARKHITY and the ASSITRATION PROVISION contained therein.		
	500FastCash? has developed a comprehensive Loan Alert System, including text messaging. By selecting		
	Text and Email Alerts you agree to receive text messages from our <u>losn Alert System</u> . Standard message and data rate may apply. See <u>Application</u> for full details.		
	C Text and Email Alerts C Email Alerts Only		
	By typing your full name below to provide your Electronic Signature and dicking the "I Agrad" button, you agree to accept this loan pursuant to the terms and provisions of all the loan documents above.	12.72	
) <u> </u>		
	Type your full name (Paratratest Denicotestest) in the box above,		
	The Clicking on "LACREC" helice; I understand and enter that Full active the line from red to do species, in- doing business as SUBCasticastic actival hending enterty, election in placin account, and agree to be bound by the terms and providence of all the loss deciments above.		
	DECLINE LOAN		-
General Control			
draming me			
Done			6

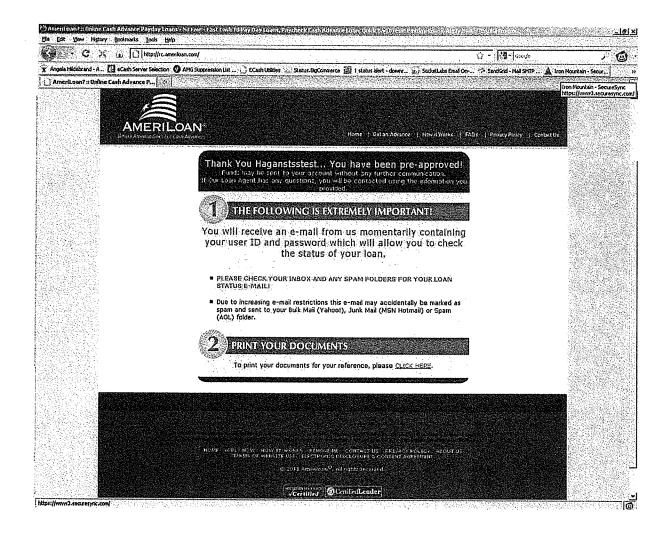


AMERILOAN









B

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=66929656

Sent From: customerservice@unitedcashloans.com

Date/Time Sent: 03/26/2012 09:02:09 pm

Subject: Your UnitedCashLoans Approval Terms



Phone Number: 1-800-279-8511 Fax Number: 1-800-803-8794 Website: unitedcashloans.com

Attention: Martina Cattles

Application ID#: 1985050964

Congratulations, your loan in the amount of \$600.00 has been approved. The cash will be sent to your bank on 03/26/2012*. It will be up to your bank to post the funds to your account, though the posting usually takes place the next business day. If you have questions regarding your deposit, please call your bank and ask for the ACH Department to verify posting.

In the future, you can view the status of your loan at unitedcashloans.com.

If you have further questions about your account, please contact us at customerservice@UnitedCashLoans.com or call us at 1-800-279-8511. We are open Monday through Thursday 8:00 AM to 4:30 PM and Friday 8:00 AM to 3:30 PM.

Thank you,

UnitedCashLoans

*Dates are estimates only.

PLEASE REVIEW THE FOLLOWING REMINDERS REGARDING YOUR LOAN:

Loan Receipt:

By receiving a loan through UnitedCashLoans you agree that your loan will be renewed on every due date unless you request to pay in full or to pay down your principal amount borrowed, at least 3 full business days prior to your next due date. If you do not notify UnitedCashLoans, 3 full business days prior to your due date, you will only pay the renewal fee plus any scheduled pay downs on your due date. If your loan is renewed, you will acquire a new renewel fee. If your pay date falls on a weekend or holiday and you have direct deposit, your account will be debited the business day prior to your normal pay date.

Renewal:

Your loan is always due on your paydays. By receiving a loan through UnitedCashLoans you agree that your loan will be renewed unless you request to pay down an additional amount against your principal, or pay out the balance in full. Renewing your loan means that you will pay the renewal fee (only) on this due date. Every time your loan is renewed, you will accrue a new renewal fee. You can renew your loan four times. On the FIFTH and subsequent due dates, you must pay the renewal fee

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=66929656

plus pay down your balance by \$50.00. This is called an automatic pay down. When in automatic pay down, your principal loan amount and renewal fee will decrease. (EXAMPLE: For a \$300.00 dollar loan the fee is \$90.00. On the 5th due date, you pay \$140.00 which equals the \$90.00 renewal fee plus the \$50.00 pay down. Consequently, your principal balance will be \$250.00 with a new renewal fee of \$75.00.) Once the automatic pay down has begun, your loan must be paid down every due date until it is paid in full.

Pav Down:

You can pay down your principal amount by increments of \$50.00. Paying down will decrease the renewal fee. To accept this option you must notify us of your request in writing via fax at 1-800-803-8794, at least 3 full business days prior to your due date.

If for any reason you do not wish to renew your loan, meaning you wish to pay the full amount due on this due date please contact our customer service department at customerservice@UnitedCashLoans.com or 1-800-279-8511.

There is a three-day rule on a full pay out or pay down on your loan. We need to receive the documentation in our office by 4:30 p.m. THREE FULL BUSINESS DAYS prior to your due date. That means if you are due on Friday, we need to have the document by 4:30 p.m. on Monday.

If we do not receive the documentation, in time, your loan will be renewed.

By receiving a loan with UnitedCashLoans you have agreed to the terms listed below: AGREEMENT TO ARBITRATE DISPUTES: By signing the application and to induce us, UnitedCashLoans, to process and consider your application for a loan, you and we agree that any and all claims, disputes or controversies that we or our servicers or agents have against you or that you have against us, our servicers, agents, directors, officers and employees, that arise out of your application for a loan, the Loan Agreement that you must sign to obtain the loan, this agreement to arbitrate disputes, collection of the loan, or alleging fraud or misrepresentation, whether under the common law or pursuant to federal or state statute or regulation, or otherwise, shall be resolved by binding individual (and not class) arbitration by and under the Code of Procedure of the National Arbitration Forum ("NAF") in effect at the time the claim is filed. This agreement to arbitrate disputes shall apply no matter by whom or against whom the claim is filed. Rules and forms of the NAF may be obtained and all claims shall be filed at any NAF office, on the World Wide Web at www.arbforum.com, or at National Arbitration Forum, P.O. Box 50191, Minneapolis, Minnesota 55405. If you are unable to pay the costs of arbitration, your arbitration fees will be waived by the NAF. Any arbitration hearing, if one is held, will take place at a location near your residence. This arbitration agreement is made pursuant to a transaction involving interstate commerce. It shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. Judgment upon the award may be entered by any party in any court having jurisdiction. This Agreement To Arbitrate Disputes is an independent agreement and shall survive the closing and repayment of the loan for which you are applying. NOTICE: YOU AND WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION. AGREEMENT NOT TO BRING, JOIN OR PARTICIPATE IN CLASS ACTIONS: To the extent permitted by law, by signing below you agree that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us or our agents, servicers, directors, officers and employees. You agree to the entry of injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. This agreement is not a waiver of any of your rights and

į

Case 2:12-cv-00536-GMN-VCF Document 300-18 Filed 01/03/13 Page 25 of 35

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=66929656

remedies to pursue a claim individually and not as a class action in binding arbitration as provided above.

Governing Law: Both parties agree that this Note and your account shall be governed by all applicable federal laws and all laws of the jurisdiction in which the Lender is located, regardless of which state you may reside, and by signing below or by your electronic signature, you hereby contractually consent to the exclusive exercise of regulatory and adjudicatory authority by the jurisdiction in which the Lenders is located over all matters related to this Note and your account, forsaking any other jurisdiction which either party may claim by virtue of residency.

Confidentiality Statement & Notice: This email is covered by the Electronic Communications Privacy Act, 18 U.S.C. 2510-2521 and intended only for the use of the individual or entity to whom it is addressed. Any review, retransmission, dissemination to unauthorized persons or other use of the original message and any attachments is strictly prohibited. If you received this electronic transmission in error, please reply to the above-referenced sender about the error and permanently delete this message. Thank you for your cooperation.

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=50325652

Sent From: customerservice@usfastcash.com Date/Time Sent: 07:08:48 pm Subject: Your USFastCash Approval Terms

> Phone Number: 1-800-640-1295 Fax Number: 1-800-803-8796 Website: USFastCash.com

Attention: Josephine Bongiovi

Application ID#:

Congratulations, your loan in the amount of \$300.00 has been approved. The cash will be sent to your bank on ______*. It will be up to your bank to post the funds to your account, though the posting usually takes place the next business day. If you have questions regarding your deposit, please call your bank and ask for the ACH Department to verify posting.

In the future, you can view the status of your loan at USFastCash.com.

If you have further questions about your account, please contact us at customerservice@USFastCash.com or call us at 1-800-640-1295. We are open Monday through Thursday 8:00 AM to 4:30 PM and Friday 8:00 AM to 3:30 PM.

Thank you,

USFastCash

PLEASE REVIEW THE FOLLOWING REMINDERS REGARDING YOUR LOAN:

Loan Receipt:

By receiving a loan through USFastCash you agree that your loan will be renewed on every due date unless you request to pay in full or to pay down your principal amount borrowed, at least 3 full business days prior to your next due date. If you do not notify USFastCash, 3 full business days prior to your due date, you will only pay the renewal fee plus any scheduled pay downs on your due date. If your loan is renewed, you will acquire a new renewel fee. If your pay date falls on a weekend or holiday and you have direct deposit, your account will be debited the business day prior to your normal pay date.

Renewal

Your loan is always due on your paydays. By receiving a loan through USFastCash you agree that your loan will be renewed unless you request to pay down an additional amount against your principal, or pay out the balance in full. Renewing your loan means that you will pay the renewal fee (only) on this due date. Every time your loan is renewed, you will accrue a new renewal fee. You can renew your loan four times. On the FIFTH and subsequent due dates, you must pay the renewal fee plus pay down your balance by \$50.00. This is called an automatic pay down. When in automatic pay down, your principal loan amount and renewal fee will decrease. (EXAMPLE: For a \$300.00 dollar loan the fee is \$90.00. On

^{*}Dates are estimates only.

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=50325652

the 5th due date, you pay \$140.00 which equals the \$90.00 renewal fee plus the \$50.00 pay down. Consequently, your principal balance will be \$250.00 with a new renewal fee of \$75.00.) Once the automatic pay down has begun, your loan must be paid down every due date until it is paid in full.

Pay Down:

You can pay down your principal amount by increments of \$50.00. Paying down will decrease the renewal fee. To accept this option you must notify us of your request in writing via fax at 1-800-803-8796, at least 3 full business days prior to your due date.

If for any reason you do not wish to renew your loan, meaning you wish to pay the full amount due on this due date please contact our customer service department at customerservice@USFastCash.com or 1-800-640-1295.

There is a three-day rule on a full pay out or pay down on your loan. We need to receive the documentation in our office by 4:30 p.m. THREE FULL BUSINESS DAYS prior to your due date. That means if you are due on Friday, we need to have the document by 4:30 p.m. on Monday.

If we do not receive the documentation, in time, your loan will be renewed.

By receiving a loan with USFastCash you have agreed to the terms listed below: AGREEMENT TO ARBITRATE DISPUTES: By signing the application and to induce us, USFastCash, to process and consider your application for a loan, you and we agree that any and all claims, disputes or controversies that we or our servicers or agents have against you or that you have against us, our servicers, agents, directors, officers and employees, that arise out of your application for a loan, the Loan Agreement that you must sign to obtain the loan, this agreement to arbitrate disputes, collection of the loan, or alleging fraud or misrepresentation, whether under the common law or pursuant to federal or state statute or regulation, or otherwise, shall be resolved by binding individual (and not class) arbitration by and under the Code of Procedure of the National Arbitration Forum ("NAF") in effect at the time the claim is filed. This agreement to arbitrate disputes shall apply no matter by whom or against whom the claim is filed. Rules and forms of the NAF may be obtained and all claims shall be filed at any NAF office, on the World Wide Web at www.arb-forum.com, or at National Arbitration Forum, P.O. Box 50191, Minneapolis, Minnesota 55405. If you are unable to pay the costs of arbitration, your arbitration fees will be waived by the NAF. Any arbitration hearing, if one is held, will take place at a location near your residence. This arbitration agreement is made pursuant to a transaction involving interstate commerce. It shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. Judgment upon the award may be entered by any party in any court having jurisdiction. This Agreement To Arbitrate Disputes is an independent agreement and shall survive the closing and repayment of the loan for which you are applying.

NOTICE: YOU AND WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION. AGREEMENT NOT TO BRING, JOIN OR PARTICIPATE IN CLASS ACTIONS: To the extent permitted by law, by signing below you agree that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us or our agents, servicers, directors, officers and employees. You agree to the entry of injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. This agreement is not a waiver of any of your rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided above.

Governing Law: Both parties agree that this Note and your account shall be governed by all applicable federal laws and all laws of the jurisdiction in which the Lender is located, regardless of which state you may reside, and by signing below or by your electronic signature, you hereby contractually consent to

Case 2:12-cv-00536-GMN-VCF Document 300-18 Filed 01/03/13 Page 29 of 35

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=50325652

the exclusive exercise of regulatory and adjudicatory authority by the jurisdiction in which the Lenders is located over all matters related to this Note and your account, forsaking any other jurisdiction which either party may claim by virtue of residency.

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=52703293

Sent From: customerservice@usfastcash.com Date/Time Sent: 07:04:50 pm Subject: Your USFastCash Approval Terms

> Phone Number: 1-800-640-1295 Fax Number: 1-800-803-8796 Website: USFastCash.com

Attention: Josephine Bongiovi

Application ID#:

Congratulations, your loan in the amount of \$300.00 has been approved. The cash will be sent to your bank on _____*. It will be up to your bank to post the funds to your account, though the posting usually takes place the next business day. If you have questions regarding your deposit, please call your bank and ask for the ACH Department to verify posting.

In the future, you can view the status of your loan at USFastCash.com.

If you have further questions about your account, please contact us at customerservice@USFastCash.com or call us at 1-800-640-1295. We are open Monday through Thursday 8:00 AM to 4:30 PM and Friday 8:00 AM to 3:30 PM.

Thank you,

USFastCash

*Dates are estimates only.

PLEASE REVIEW THE FOLLOWING REMINDERS REGARDING YOUR LOAN:

Loan Receipt:

By receiving a loan through USFastCash you agree that your loan will be renewed on every due date unless you request to pay in full or to pay down your principal amount borrowed, at least 3 full business days prior to your next due date. If you do not notify USFastCash, 3 full business days prior to your due date, you will only pay the renewal fee plus any scheduled pay downs on your due date. If your loan is renewed, you will acquire a new renewel fee. If your pay date falls on a weekend or holiday and you have direct deposit, your account will be debited the business day prior to your normal pay date.

Renewal:

Your loan is always due on your paydays. By receiving a loan through USFastCash you agree that your loan will be renewed unless you request to pay down an additional amount against your principal, or pay out the balance in full. Renewing your loan means that you will pay the renewal fee (only) on this due date. Every time your loan is renewed, you will accrue a new renewal fee. You can renew your loan four times. On the FIFTH and subsequent due dates, you must pay the renewal fee plus pay down your balance by \$50.00. This is called an automatic pay down. When in automatic pay down, your principal loan amount and renewal fee will decrease. (EXAMPLE: For a \$300.00 dollar loan the fee is \$90.00. On

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=52703293

the 5th due date, you pay \$140.00 which equals the \$90.00 renewal fee plus the \$50.00 pay down. Consequently, your principal balance will be \$250.00 with a new renewal fee of \$75.00.) Once the automatic pay down has begun, your loan must be paid down every due date until it is paid in full.

Pay Down:

You can pay down your principal amount by increments of \$50.00. Paying down will decrease the renewal fee. To accept this option you must notify us of your request in writing via fax at 1-800-803-8796, at least 3 full business days prior to your due date.

If for any reason you do not wish to renew your loan, meaning you wish to pay the full amount due on this due date please contact our customer service department at customerservice@USFastCash.com or 1-800-640-1295.

There is a three-day rule on a full pay out or pay down on your loan. We need to receive the documentation in our office by 4:30 p.m. THREE FULL BUSINESS DAYS prior to your due date. That means if you are due on Friday, we need to have the document by 4:30 p.m. on Monday.

If we do not receive the documentation, in time, your loan will be renewed.

By receiving a loan with USFastCash you have agreed to the terms listed below: AGREEMENT TO ARBITRATE DISPUTES: By signing the application and to induce us, USFastCash, to process and consider your application for a loan, you and we agree that any and all claims, disputes or controversies that we or our servicers or agents have against you or that you have against us, our servicers, agents, directors, officers and employees, that arise out of your application for a loan, the Loan Agreement that you must sign to obtain the loan, this agreement to arbitrate disputes, collection of the loan, or alleging fraud or misrepresentation, whether under the common law or pursuant to federal or state statute or regulation, or otherwise, shall be resolved by binding individual (and not class) arbitration by and under the Code of Procedure of the National Arbitration Forum ("NAF") in effect at the time the claim is filed. This agreement to arbitrate disputes shall apply no matter by whom or against whom the claim is filed. Rules and forms of the NAF may be obtained and all claims shall be filed at any NAF office, on the World Wide Web at www.arb-forum.com, or at National Arbitration Forum, P.O. Box 50191, Minneapolis, Minnesota 55405. If you are unable to pay the costs of arbitration, your arbitration fees will be waived by the NAF. Any arbitration hearing, if one is held, will take place at a location near your residence. This arbitration agreement is made pursuant to a transaction involving interstate commerce. It shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. Judgment upon the award may be entered by any party in any court having jurisdiction. This Agreement To Arbitrate Disputes is an independent agreement and shall survive the closing and repayment of the loan for which you are applying.

NOTICE: YOU AND WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION. AGREEMENT NOT TO BRING, JOIN OR PARTICIPATE IN CLASS ACTIONS: To the extent permitted by law, by signing below you agree that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us or our agents, servicers, directors, officers and employees. You agree to the entry of injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. This agreement is not a waiver of any of your rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided above.

Governing Law: Both parties agree that this Note and your account shall be governed by all applicable federal laws and all laws of the jurisdiction in which the Lender is located, regardless of which state you may reside, and by signing below or by your electronic signature, you hereby contractually consent to

Case 2:12-cv-00536-GMN-VCF Document 300-18 Filed 01/03/13 Page 32 of 35

 $https://live.ecash.eplatflat.com/show_pdf.php?archive_id=52703293$

the exclusive exercise of regulatory and adjudicatory authority by the jurisdiction in which the Lenders is located over all matters related to this Note and your account, forsaking any other jurisdiction which either party may claim by virtue of residency.

https://live.ecash.eplatflat.com/show_pdf.php'?archive_id=5320503/

Sent From: customerservice@oneclickcash.com Date/Time Sent: 08:17:11 pm · Subject: Your OneClickCash Approval Terms

> Phone Number: 1-800-230-3266 Fax Number: 1-888-553-6477 Website: OneClickCash.com

Attention: JOSEPHINE BONGIOVI

Application ID#:

Congratulations, your loan in the amount of \$300.00 has been approved. The cash will be sent to your bank on **. It will be up to your bank to post the funds to your account, though the posting usually takes place the next business day. If you have questions regarding your deposit, please call your bank and ask for the ACH Department to verify posting.

In the future, you can view the status of your loan at OneClickCash.com.

If you have further questions about your account, please contact us at customerservice@OneClickCash.com or call us at 1-800-230-3266. We are open Monday through Thursday 8:00 AM to 4:30 PM and Friday 8:00 AM to 3:30 PM.

Thank you,

OneClickCash

PLEASE REVIEW THE FOLLOWING REMINDERS REGARDING YOUR LOAN:

Loan Receipt:

By receiving a loan through OneClickCash you agree that your loan will be renewed on every due date unless you request to pay in full or to pay down your principal amount borrowed, at least 3 full business days prior to your next due date. If you do not notify OneClickCash, 3 full business days prior to your due date, you will only pay the renewal fee plus any scheduled pay downs on your due date. If your loan is renewed, you will acquire a new renewel fee. If your pay date falls on a weekend or holiday and you have direct deposit, your account will be debited the business day prior to your normal pay date.

Renewal:

Your loan is always due on your paydays. By receiving a loan through OneClickCash you agree that your loan will be renewed unless you request to pay down an additional amount against your principal, or pay out the balance in full. Renewing your loan means that you will pay the renewal fee (only) on this due date. Every time your loan is renewed, you will accrue a new renewal fee. You can renew your loan four times. On the FIFTH and subsequent due dates, you must pay the renewal fee plus pay down your balance by \$50.00. This is called an automatic pay down. When in automatic pay down, your principal loan amount and renewal fee will decrease. (EXAMPLE: For a \$300.00 dollar loan the fee is \$90.00. On

^{*}Dates are estimates only.

https://live.ecash.epiattiat.com/snow_pai.pnp?arcnive_ia->>>/

the 5th due date, you pay \$140.00 which equals the \$90.00 renewal fee plus the \$50.00 pay down. Consequently, your principal balance will be \$250.00 with a new renewal fee of \$75.00.) Once the automatic pay down has begun, your loan must be paid down every due date until it is paid in full.

Pay Down:

You can pay down your principal amount by increments of \$50.00. Paying down will decrease the renewal fee. To accept this option you must notify us of your request in writing via fax at 1-888-553-6477, at least 3 full business days prior to your due date.

If for any reason you do not wish to renew your loan, meaning you wish to pay the full amount due on this due date please contact our customer service department at customerservice@OneClickCash.com or 1-800-230-3266.

There is a three-day rule on a full pay out or pay down on your loan. We need to receive the documentation in our office by 4:30 p.m. THREE FULL BUSINESS DAYS prior to your due date. That means if you are due on Friday, we need to have the document by 4:30 p.m. on Monday.

If we do not receive the documentation, in time, your loan will be renewed.

By receiving a loan with OneClickCash you have agreed to the terms listed below: AGREEMENT TO ARBITRATE DISPUTES: By signing the application and to induce us, OneClickCash, to process and consider your application for a loan, you and we agree that any and all claims, disputes or controversies that we or our servicers or agents have against you or that you have against us, our servicers, agents, directors, officers and employees, that arise out of your application for a loan, the Loan Agreement that you must sign to obtain the loan, this agreement to arbitrate disputes, collection of the loan, or alleging fraud or misrepresentation, whether under the common law or pursuant to federal or state statute or regulation, or otherwise, shall be resolved by binding individual (and not class) arbitration by and under the Code of Procedure of the National Arbitration Forum ("NAF") in effect at the time the claim is filed. This agreement to arbitrate disputes shall apply no matter by whom or against whom the claim is filed. Rules and forms of the NAF may be obtained and all claims shall be filed at any NAF office, on the World Wide Web at www.arb-forum.com, or at National Arbitration Forum, P.O. Box 50191, Minneapolis, Minnesota 55405. If you are unable to pay the costs of arbitration, your arbitration fees will be waived by the NAF. Any arbitration hearing, if one is held, will take place at a location near your residence. This arbitration agreement is made pursuant to a transaction involving interstate commerce. It shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. Judgment upon the award may be entered by any party in any court having jurisdiction. This Agreement To Arbitrate Disputes is an independent agreement and shall survive the closing and repayment of the loan for which you are applying.

NOTICE: YOU AND WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION. AGREEMENT NOT TO BRING, JOIN OR PARTICIPATE IN CLASS ACTIONS: To the extent permitted by law, by signing below you agree that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us or our agents, servicers, directors, officers and employees. You agree to the entry of injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. This agreement is not a waiver of any of your rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided above. Governing Law: Both parties agree that this Note and your account shall be governed by all applicable federal laws and all laws of the jurisdiction in which the Lender is located, regardless of which state you may reside, and by signing below or by your electronic signature, you hereby contractually consent to

Case 2:12-cv-00536-GMN-VCF Document 300-18 Filed 01/03/13 Page 35 of 35

https://live.ecash.eplattlat.com/show_pdt.php?arcmve_id=5220007

the exclusive exercise of regulatory and adjudicatory authority by the jurisdiction in which the Lenders is located over all matters related to this Note and your account, forsaking any other jurisdiction which either party may claim by virtue of residency.